



02/22/05

AF *zlw*

Application No. (if known): 09/874,911

Attorney Docket No.: 47524/P120US/10023619

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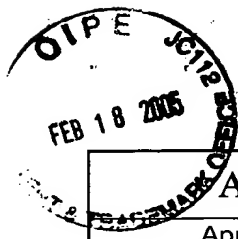
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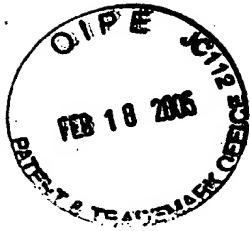
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Amendment Transmittal (1 page)  
Response to Final Action (12 pages)  
Certificate of Mailing (1 page)



AMENDMENT TRANSMITTAL LETTER				Docket No. 47524/P120US/10023619	
Application No. 09/874,911-Conf. #3595		Filing Date June 5, 2001		Examiner C. O. Sherr	
				Art Unit 3621	
Applicant(s): David J. Sagar et al.					
Invention: SYSTEM AND METHOD FOR DETECTING FRAUD IN PREPAID ACCOUNTS					
<b>TO THE COMMISSIONER FOR PATENTS</b>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
<b>Total Claims</b>	70	- 70 =		x	
<b>Independent Claims</b>	3	- 3 =		x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00
<input checked="" type="checkbox"/> Large Entity <span style="margin-left: 200px;"><input type="checkbox"/> Small Entity</span>					
<input checked="" type="checkbox"/> No additional fee is required for this amendment.					
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____. A duplicate copy of this sheet is enclosed.					
<input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>06-2380</u> as described below.					
<input checked="" type="checkbox"/> Credit any overpayment.					
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.					
 R. Ross Viguet Attorney Reg. No.: 42,203  FULBRIGHT & JAWORSKI L.L.P. 2200 Ross Avenue, Suite 2800 Dallas, Texas 75201-2784 (214) 855-8185				Dated: <u>February 18, 2005</u>	



Docket No.: 47524/P120US/10023619  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
David J. Sagar et al.

Application No.: 09/874,911

Confirmation No.: 3595

Filed: June 5, 2001

Art Unit: 3621

For: SYSTEM AND METHOD FOR DETECTING  
FRAUD IN PREPAID ACCOUNTS

Examiner: C. O. Sherr

**RESPONSE TO FINAL ACTION**

MS AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

The Applicant respectfully submits the following in response to the Office Action dated January 12, 2005 (hereinafter "Final Action"), finally rejecting claims 1-70.

**No Amendments are Made to the Claims**, but a complete listing of the claims is provided for the Examiner's convenience beginning on page 2 of this paper.

**Remarks** begin on page 12 of this paper.